

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Wayman W. Wade, Jr., ) Case No. 19-21443 GLT  
Debtors ) Chapter 13  
 ) Related dkt. no. 109

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Debtor

☐ a motion to lift stay as to creditor

☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☐ Chapter 13 Plan dated

☒ Amended Chapter 13 Plan dated January 24, 2022

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Debtor's Plan payments shall be changed from \$ 1,665.00 to  
\$ 2,125.00 per month, effective January 2025 ; and/or the Plan term  
shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months. .

☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest

may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor shall file and serve on or before .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

X Other:

- Peoples Natural Gas (Acct ending in 4883) is to be paid \$72.00 per month effective August 2023 as a post-petition utility debt.
- Freedom Mortgage Claim 11 to govern with all payment changes of record to be implemented.
- Legal fees of \$500.00 have been added.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 22<sup>nd</sup> day of January, 2025.

Dated: \_\_\_\_\_

  
\_\_\_\_\_  
United States Bankruptcy Judge

Stipulated by:

/s/ Wayman W. Wade, Jr.  
Counsel to Debtors  
Jullie Frazee Steidl, Esquire  
STEIDL & STEINBERG  
436 Seventh Avenue, Suite 322  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 35937  
juli.steidl@steidl-steinberg.com

Stipulated by:

/s/ James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Wayman W. Wade, Jr.  
Debtor

Case No. 19-21443-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 22, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Wayman W. Wade, Jr., 19 Annabelle Street, Carnegie, PA 15106-3034  |
| cr       | + Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244                     |
| 15030098 | AMCA, PO Box 1235, Elmsford, NY 10523-0935   |
| 15030100 | + David & Celeste Dewald, 1536 Roseberry Street, Pittsburgh, PA 15216-2934   |
| 15448078 | Drivetime North Pittsburgh, 7211 McKnight Road, Pittsburgh, PA 15237-3509  |
| 15030101 | + Duquesne Light Company, PO Box 67, Pittsburgh, PA 15267-0067   |
| 15426271 | + Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218 |
| 15030113 | Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717   |
| 15030118 | UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  |

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/Text: ebnjts@grblaw.com                        | Jan 23 2025 00:27:00 | Borough of Carnegie, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101   |
| cr       | + Email/PDF: resurgentbknotifications@resurgent.com    | Jan 23 2025 00:40:14 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| cr       | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 23 2025 00:52:04 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| cr       | + Email/Text: ebnpeoples@grblaw.com                    | Jan 23 2025 00:27:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828                                      |
| 15087812 | + Email/Text: ebnjts@grblaw.com                        | Jan 23 2025 00:27:00 | Borough of Carnegie, Goehring, Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101 |
| 15449356 | + Email/Text: rm-bknotices@bridgecrest.com             | Jan 23 2025 00:27:00 | Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018   |
| 15034393 | + Email/Text: enotifications@santanderconsumerusa.com  | Jan 23 2025 00:27:00 | Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275   |
| 15030099 | + Email/Text: bdsupport@creditmanagementcompany.com    | Jan 23 2025 00:27:00 | Credit Management Company, PO Box 16346, 2121 Noblestown Road, Pittsburgh, PA 15205-3956   |
| 15070910 | + Email/Text: kburkley@bernsteinlaw.com                | Jan 23 2025 00:28:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945                            |

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|          |   |                      |  |
|----------|---|----------------------|--|
| 15030102 | + Email/Text: bankruptcydepartment@tsico.com          | Jan 23 2025 00:27:00 | Eos Cca, Po Box 981008, Boston, MA 02298-1008  |
| 15071612 | + Email/Text: Bankruptcy@Freedommortgage.com          | Jan 23 2025 00:27:00 | FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764                           |
| 15030103 | + Email/PDF: ais.fpc.ebn@aisinfo.com                  | Jan 23 2025 00:52:22 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  |
| 15030104 | + Email/PDF: ais.fpc.ebn@aisinfo.com                  | Jan 23 2025 00:40:13 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  |
| 15426272 | Email/Text: Bankruptcy@Freedommortgage.com            | Jan 23 2025 00:27:00 | Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939   |
| 15030106 | + Email/Text: Bankruptcy@Freedommortgage.com          | Jan 23 2025 00:27:00 | Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401                                  |
| 15030105 | + Email/Text: Bankruptcy@Freedommortgage.com          | Jan 23 2025 00:27:00 | Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210   |
| 15084234 | + Email/Text: ebnjts@grblaw.com                       | Jan 23 2025 00:27:00 | Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101 |
| 15043913 | Email/PDF: resurgentbknotifications@resurgent.com     | Jan 23 2025 00:40:06 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                                     |
| 15030107 | Email/Text: bknotices@mbandw.com                      | Jan 23 2025 00:27:00 | McCarthy, Burgess & Wolff, Inc., 26000 Cannon Road, Cleveland, OH 44146  |
| 15053452 | + Email/Text: bankruptcydpt@mcmcg.com                 | Jan 23 2025 00:27:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  |
| 15032778 | Email/PDF: cbp@omf.com                                | Jan 23 2025 00:40:25 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251  |
| 15030110 | + Email/PDF: cbp@omf.com                              | Jan 23 2025 00:40:29 | OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013  |
| 15030109 | + Email/PDF: cbp@omf.com                              | Jan 23 2025 00:40:19 | OneMain Financial, Po Box 1010, Evansville, IN 47706-1010  |
| 15030111 | Email/Text: csc.bankruptcy@amwater.com                | Jan 23 2025 00:28:00 | PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412  |
| 15048349 | + Email/Text: jlc@mbm-law.net                         | Jan 23 2025 00:27:00 | Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441         |
| 15065739 | + Email/Text: csc.bankruptcy@amwater.com              | Jan 23 2025 00:28:00 | Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578  |
| 15030112 | ^ MEBN  | Jan 23 2025 00:11:47 | Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  |
| 15057530 | + Email/Text: ebnpeoples@grblaw.com                   | Jan 23 2025 00:27:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828           |
| 15068853 | Email/PDF: resurgentbknotifications@resurgent.com     | Jan 23 2025 00:40:02 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                         |
| 15052522 | + Email/Text: JCAP_BNC_Notices@jcap.com               | Jan 23 2025 00:27:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999                      |
| 15030115 | + Email/Text: enotifications@santanderconsumerusa.com | Jan 23 2025 00:27:00 | Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244   |
| 15030114 | + Email/Text: enotifications@santanderconsumerusa.com | Jan 23 2025 00:27:00 | Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275   |
| 15030116 | + Email/Text: clientservices@sourcerm.com             |                      |  |

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|          |                                     |                      |  |
|----------|-------------------------------------|----------------------|--|
|          |                                     | Jan 23 2025 00:27:00 | Source Receivables Mgmy, Llc, Po Box 4068, Greensboro, NC 27404-4068                         |
| 15030117 | Email/PDF: ais.sync.ebn@aisinfo.com | Jan 23 2025 00:40:13 | Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  |
| 15031062 | ^ MEBN                              | Jan 23 2025 00:12:19 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | FREEDOM MORTGAGE CORPORATION   |
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr       | *+            | Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441       |
| 15030119 | *             | UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  |
| 15030120 | *             | UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  |
| 15030121 | *             | UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  |
| 15030108 | ##+           | North Shore Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  |

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2025 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Denise Carlon       | on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com  |
| Jeffrey R. Hunt     | on behalf of Creditor Borough of Carnegie jhunt@grblaw.com   |
| Jennifer L. Cerce   | on behalf of Creditor Penn Hills School District jlc@mbm-law.net   |
| Julie Frazee Steidl | on behalf of Debtor Wayman W. Wade Jr. julie.steidl@steidl-steinberg.com, abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwillhelm@steidl-steinberg.com |
| Keri P. Ebeck       | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com   |
| Mario J. Hanyon     | on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbcef@brockandscott.com mario.hanyon@brockandscott.com  |

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital wcraig@egalawfirm.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11